

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Penny L. Gerstner

Group Art Unit: Unassigned

Serial Number: 10/707,327

Examiner: Unassigned

Filed: December 5, 2003


For: SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS
FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT
HOLDER

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.56 AND 37 C.F.R. § 1.97**

It is respectfully requested that the documents listed on the attached Form PTO/SB/08A be considered by the Patent and Trademark Office in the above-referenced application and made of record therein. A full text copy of each relevant document is enclosed. This information disclosure statement is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office action on the merits, whichever event occurs last.

Respectfully submitted,

By: 

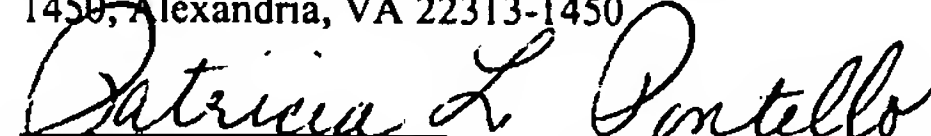
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December 10, 2003

Date

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the US Postal Service as first class mail on December 10, 2003, in an envelope addressed to Commissioner of Patents, PO Box 1450, Alexandria, VA 22313-1450


Patricia L. Pontello



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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			<i>Complete if Known</i>		
			Application Number	10/707,327	
			Filing Date	December 5, 2003	
			First Named Inventor	Penny L. Gerstner	
			Art Unit		
Examiner Name					
Sheet	2	of		Attorney Docket Number	014033-000018

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	AB	Internet Article, "Switching Banks Made Easier", BBC NEWS, Business, http://news.bbc.co.uk/1/hi/business/311895.stm (July 31, 2003)	
	AC	Internet Article, Karen Murray, "Don't Let The Banks Rip You Off - Get Switching", MONEYEXTRA FEATURE, http://www.moneyonline.co.uk/features/2002/f220502_banking_03.html (May 22, 2003)	
	AD	Internet Article, "How to Switch Bank Accounts", SWITCHBANKS WITH WHICH, http://switchwithwhich.co.uk/bankhow.html (printed November 14, 2003)	
	AE	"Bank Simplifies New-Account Opening To Help Boost Debit Card Volumes", ATM & DEBIT NEWS, Section: Debit Card News; Vol. 3, No. 23; Pg. 1 (June 20, 2002)	
	AF	"Charter One Simplifies Process of Switching Banks", PR NEWSWIRE, Section: Financial News, Cleveland, (June 3, 2002)	
	AG	"Charter One Develops Account-Switcher Software", THE AMERICAN BANKER, Section: Technology: Online Banking, Pg. 11 (May 10, 2002)	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

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